



# Managing in Tough Times



## Getting the Most from What You Have

Look at the way you spend your money and how you use other resources. Time, skills and effort can often substitute for spending. Below are money-saving tips for a variety of spending categories to help you stretch your dollars. Put a check mark ( ) in front of ideas you want to try.

### Housing

- Look at total housing costs (including utilities, taxes, insurance, maintenance and transportation). Could you find a less costly place to live?
- Try to find rent-free or reduced-rent quarters by managing apartments or offering to do some of the maintenance or yard work for the owner.
- If you have extra space, consider renting out a portion of it.
- Move in with relatives for a specific time span.

### Heating and Cooling

- Replace insect screens with solar screens or apply solar film to windows to block solar heat from entering your home. Exterior shading is much more effective than inside window treatments, but closing blinds and shades or using curtains with white backings is also helpful.
- Change or clean your air conditioner's filter monthly. Make sure your air conditioner is cleaned and serviced every year.
- Use fans to keep cool with less air conditioning.
- Dress lightly in summer and warmly in winter so you can set the thermostat at 78 degrees in summer and 68 degrees in winter. Don't fully heat and cool your home during the day when no one is home.

- Keep closet doors closed so that space isn't fully heated or cooled.
- Close vents in rooms that are seldom used except when this would cause moisture problems.
- On a windy day, use a lighted candle to find drafts around windows and doors. Use weather stripping and door sweeps to seal these areas.
- Install outlet gaskets behind face plates of all outlets and switches.
- If your windows are leaky, make clear plastic storm windows. Inexpensive kits are available to make it easy.
- Use paintable caulk to seal cracks and spray foam sealant to fill large plumbing holes.

### Electricity

(Other than heating and cooling)

- Turn water heater down to lower setting (125 degrees unless your dishwasher needs 145 degrees).
- Check hot water usage. Don't let it run, and fix leaks right away. Don't prewash dishes going into a dishwasher. Run the washer and dishwasher only when full. Use cold rinse on all laundry.
- Wrap your water heater with an insulation kit.
- Keep your refrigerator's and freezer's coils clean. Vacuum them often. Defrost the freezer when ice is ¼ inch thick.
- Install dimmer switches or change to three-way bulbs so a lower level of light can be provided when bright light isn't needed.
- Switch to fluorescent lighting whenever possible. It uses less electricity and makes less heat than incandescent lighting. Consider investing in compact fluorescents to replace incandescent bulbs in lamps and fixtures used the most.

- Turn off lights when not in use. Do not leave appliances on longer than needed (coffee pot, TV, etc.)
- Hang-dry clothes to lower dryer cost, or always remove clothes promptly from dryer to reduce need for ironing.
- Use microwave, small appliances or stove-top burner instead of using the oven. Cook several foods together.
- In the summer, avoid baking during the heat of the day.

## Telephone

- Switch to a cheaper service, if possible.
- Whenever you pay for calls by length of call, list what you will discuss before you call and keep within a time limit.
- Make all long distance calls when rates are lowest.
- Cancel or don't subscribe to special services like call waiting, etc.
- Dial numbers directly. Don't use a long distance operator unless absolutely necessary.
- If you use a cell phone, make sure your calling plan matches the pattern of calls you typically make. Understand peak calling periods, area coverage, roaming and termination charges.
- Before making calls when away from home, compare per minute rates and surcharges for cell phones, prepaid phone cards and calling card plans to find how to save the most money.

## Food

- Plan meals a week in advance, and stick to your plan.
- Make a grocery list from your weekly plan, and stick to your list when shopping. Check cupboards and refrigerator to see what's on hand.
- Plan your grocery list and weekly meals around weekly and seasonal specials.
- Shop only when necessary and not more than once a week. Eliminate quick trips to the convenience store.
- Don't grocery shop when hungry; there is a tendency to purchase more.
- Try generic or store brands instead of name brands.
- Make sure purchases are charged correctly.

- Compare unit prices. The cost per ounce or per pound determines the best value.
- Bring lunch from home instead of buying it.
- Avoid vending machines by bringing your own snacks and drinks.
- Use leftovers in soups, casseroles, stews and salads or make freezer TV dinners.
- Avoid most snack foods. They are expensive and have little nutritional value.
- Plant a garden for low-cost fruits and vegetables.
- Skip high-priced soft drinks and French fries at fast food restaurants.

## Transportation

- Organize a car pool or use public transportation, if available.
- Walk or use a bike for traveling short distances.
- Have a used car checked by a reputable mechanic before buying it. Also, compare the seller's asking price with the average retail price in a "bluebook" or other guide to car prices.
- When buying a car, consider costs of depreciation, gas and repairs as well as initial price.
- Have your tires inflated properly. Under-inflation causes them to wear out too soon and lowers gas mileage.
- When replacing tires, consider retreads. Best tires should be on the front of the vehicle.
- Buy oil and other fluids from a discount center, and add or change them yourself.
- Use self-service stations to pump your own gas at reduced prices.
- Save up to \$100 a year on gas by keeping your engine tuned!
- Learn how to do minor repairs.
- Comparison-shop for repair work. Check both price and reputation. Get estimates in writing.
- Carefully comparison-shop for car insurance. Check for any discounts (two car, no traffic tickets, etc.).
- Consider higher deductibles, which lower annual costs.
- For an older model, consider dropping collision protection since the cost may be too high in relation to the car's value.

## Clothing

- Buy only because you need the clothing, and buy only those items that will fit into your present wardrobe.
- Buy usable clothing from thrift shops, garage sales, seconds stores or discount centers.
- Plan your necessary purchases during sale time: clearance, end-of-month or end-of-season.
- Exchange clothing with friends or relatives.
- Buy versatile clothes that will expand your wardrobe. Buy accessories that can give a new look to what you have.
- Buy multi-season clothes, such as all-weather coats with zip-in linings.
- Buy minimum care clothing: washable, no iron. Choose durable fabrics. Dark clothing usually shows wear less than light colors – especially coats and slacks. Always check the “care” label before buying. Dry cleaning can quickly cost you more than the price of the item.
- Consider saving by sewing, but estimate costs carefully. You may be able to buy most items on sale for less than you would spend on fabric and supplies.
- Remodel clothing to give it a new look.

## Medical

- Explore possibility of community health-care services. Some clinics offer reduced or sliding fee costs. The local public health department will tell you what is available: immunizations, chest x-rays and glaucoma testing.
- Discuss costs frankly with your doctor. If you have medical insurance, know what it will cover and what you will be responsible for paying.

- Ask the doctor to prescribe a drug by its generic name rather than by brand name, especially for long-term prescriptions.
- Shop locally for the outlet that fills prescriptions at lowest cost. Consider ordering several month supplies of maintenance medications by mail.
- Save all receipts from medical bills and prescription drugs. These, plus medical insurance payments, can sometimes be claimed as federal income tax deductions.
- Invest in a healthy lifestyle. Quit smoking. Eat a balanced, low-fat diet. Exercise regularly. Become more safety alert.

## Recreation

- Exchange home entertaining with friends: “pitch-in” parties, family lawn parties, etc.
- Plan a family game night once a week. Occasionally include friends and relatives.
- See movies at discount times or go to second-run theaters.
- Make use of public facilities such as beaches, concerts, parks, local team sports, art centers, museums or free attractions.
- Take family to celebrations and festivities planned for the public.
- Use library services. Cancel magazine subscriptions, and check out reading material from the library. If no library is close, exchange magazines with neighbors and friends.
- Go places with friends and share expenses.
- Plan vacations in areas where you have family and friends who have invited you to stay with them.

Reference: Reichel, C. (1998). Your Path to Home Ownership. Baton Rouge, LA: LSU AgCenter

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